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United S North		Voluntary Petition							
Name of Debtor (if individual, enter Last, First, Mi Freeman, Lendrear G	iddle):	Name of Jo	oint Debte	or (Spouse)	(Last, First,	Middle):			
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):  Lendrear G Flucker	ears	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):							
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): <b>0508</b>	r I.D. (ITIN) No./Complete		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):						
Street Address of Debtor (No. & Street, City, State 2120 E 73rd St	& Zip Code):	Street Addi	ress of Jo	int Debtor (	No. & Stree	et, City, Sta	te & Zip Code):		
Chicago, IL	ZIPCODE <b>60649-3202</b>	<u> </u>					ZIPCODE		
County of Residence or of the Principal Place of Business:  Cook  County of Residence or of the Principal Place  County of Residence or of the Principal Place							ess:		
Mailing Address of Debtor (if different from street	address)	Mailing Ad	ldress of	Joint Debtor	(if differer	nt from stree	et address):		
	ZIPCODE					7	ZIPCODE		
Location of Principal Assets of Business Debtor (if	different from street address	above):							
						2	ZIPCODE		
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one be attached)  ☐ Filing Fee to be paid in installments (Applicable attach signed application for the court's consider is unable to pay fee except in installments. Rule 3A.	ppt Entity f applicable.) pt organization to distates Code (the de).  Check one Debtor is Debtor is Check if:	the Petition is Filed (Check one box.)    Chapter 7							
Filing Fee waiver requested (Applicable to chapt attach signed application for the court's consider		Check all a	pplicables being finces of the	e boxes:	petition solicited pr		rom one or more classes of		
Statistical/Administrative Information  Debtor estimates that funds will be available for Debtor estimates that, after any exempt propert distribution to unsecured creditors.			d, there v	will be no fu	nds availab	le for	THIS SPACE IS FOR COURT USE ONLY		
5,	000- 5,001-	10,001- 25,000	25,001- 50,000		0,001-	Over 100,000			
Estimated Assets	,000,001 to \$10,000,001 0 million to \$50 million	\$50,000,001 to \$100 million	\$100,00 to \$500	0,001 \$50 million to	00,000,001 \$1 billion	More than \$1 billion			
Estimated Liabilities	,000,001 to \$10,000,001 0 million to \$50 million		\$100,00 to \$500	0,001 \$50 million to	00,000,001 \$1 billion	More than \$1 billion			

Prior Bankruptcy Case Filed Within Last	8 Years (If more than two,	attach additional sheet)	
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor	(If more than one, attach addi	tional sheet)
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	whose debt I, the attorney for the peti that I have informed the chapter 7, 11, 12, or 13 explained the relief avail	Exhibit B  upleted if debtor is an individu s are primarily consumer debta tioner named in the foregoing petitioner that [he or she] ma of title 11, United States of the able under each such chapter. The state of the shell of	s.) petition, declar y proceed unde Code, and hav I further certif
	X /s/ Derek V Loflan	d	3/10/09
	Signature of Attorney for D	ebioi(s)	Date
Exhi  (To be completed by every individual debtor. If a joint petition is filed, e  Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	ade a part of this petition.	-	).)
Information Regardi	ng the Debtor - Venue		
•	pplicable box.) of business, or principal asso		immediately
☐ There is a bankruptcy case concerning debtor's affiliate, general	partner, or partnership pend	ling in this District.	
Debtor is a debtor in a foreign proceeding and has its principal pror has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an actio	on or proceeding [in a federal or	
Certification by a Debtor Who Resident (Check all app.  Landlord has a judgment against the debtor for possession of debt		ential Property	
		cked, complete the following.)	1
(Name of landlord or less		cked, complete the following.)	)
	otor's residence. (If box che	cked, complete the following.)	) 
	or that obtained judgment)		

the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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Name of Debtor(s):

Freeman, Lendrear G

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filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

Doc 1

Filed 03/10/09

Document

#### **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Freeman, Lendrear G

#### Signatures

#### $Signature(s) \ of \ Debtor(s) \ (Individual/Joint)$

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Lendrear G Freeman

Signature of Debtor

Lendrear G Freeman

Signature of Joint Debtor

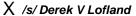
Telephone Number (If not represented by attorney)

March 10, 2009

Date

Χ

#### Signature of Attorney\*



Signature of Attorney for Debtor(s)

Derek V Lofland 6280490 Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 (312) 578-9530 Fax: (312) 578-9524 derek@chicagobk.com

#### March 10, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of A	authorized Individu	aal	
Printed Name	of Authorized Ind	ividual	
Title of Autho	rized Individual		

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

_	_	_	_	_	

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

#### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Page 2

Social Security number (If the bankruptcy

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

Printed Name and title, if any, of Bankruptcy Petition Preparer

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by  $\S 342(b)$  of the Bankruptcy Code.

X	the Social Security num principal, responsible p the bankruptcy petition (Required by 11 U.S.C.	ber of the officer, erson, or partner of preparer.)
Signature of Bankruptcy Petition Preparer of officer, principal, respartner whose Social Security number is provided above.	ponsible person, or	
Certificate I (We), the debtor(s), affirm that I (we) have received and read this	of the Debtor s notice.	
Freeman, Lendrear G Printed Name(s) of Debtor(s)	X /s/ Lendrear G Freeman Signature of Debtor	<b>3/10/2009</b> Date
Case No. (if known)	X Signature of Joint Debtor (if any)	Date

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Case No.

Debtor(s)

(If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property.'

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

**TOTAL** 

(Report also on Summary of Schedules)

0.00

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Case No. \_

Debtor(s)

(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on Hand		50.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	х			
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit w/ Landlord - \$800.00 - No value to the Debtor		0.00
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.		1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other colletions or collectibles		250.00
6.	Wearing apparel.		Used Clothing		250.00
7.	Furs and jewelry.		Misc Costume Jewelry		75.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Х			

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Debtor(s)

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\_ Case No. \_

(If known)

### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

					1
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		2008 Federal Tax Refund		2,458.00
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Jeep Cherokee		7,000.00
26.	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			

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## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<ul> <li>33. Farming equipment and implements.</li> <li>34. Farm supplies, chemicals, and feed.</li> <li>35. Other personal property of any kind not already listed. Itemize.</li> </ul>	X X X			
		ТО	   TAL	11,083.00

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IN RE Freeman, Lendrear G

Debtor(s)

Case No. \_

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash on Hand	735 ILCS 5 §12-1001(b)	50.00	50.00
Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.	735 ILCS 5 §12-1001(b)	1,000.00	1,000.00
Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other colletions or collectibles	735 ILCS 5 §12-1001(b)	250.00	250.00
Used Clothing	735 ILCS 5 §12-1001(a)	250.00	250.00
Misc Costume Jewelry	735 ILCS 5 §12-1001(b)	75.00	75.00
2008 Federal Tax Refund	735 ILCS 5 §12-1001(b)	2,458.00	2,458.00
2003 Jeep Cherokee	735 ILCS 5 §12-1001(c)	2,400.00	7,000.00

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(If known)

IN RE Freeman, Lendrear G

Debtor(s)

Case No. \_\_\_\_\_

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1451122001			Installment account opened 7/08				8,348.00	1,348.00
Credit Union 1 200 E Champaign Ave Rantoul, IL 61866-2930								
			VALUE \$ 7,000.00	L	L			
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.	-		VALUE \$					
<b>0</b> continuation sheets attached		•	(Total of th	is p	otot bage Tot	e)	\$ 8,348.00	\$ 1,348.00
			(Use only on la				\$ <b>8,348.00</b> (Report also on	\$ 1,348.00 (If applicable, report

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Freeman, Lendrear G

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Debtor(s)

Case No. \_\_\_\_\_(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	<b>0</b> continuation sheets attached

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1023448242			Open account opened 10/08	Т			
Afni, Inc. PO Box 3097 Bloomington, IL 61702-3097							444.00
ACCOUNT NO.			Assignee or other notification for:	T		H	
Sprint Nextel Sprint Bankruptcy PO Box 7949 Overland Park, KS 66207-0949			Afni, Inc.				
ACCOUNT NO. XXX-XX-0508			Parking Tickets	T			
Arnold Scott Harris, PC 222 Merchandise Mart Plz # 1900 Chicago, IL 60654-1034							100.00
ACCOUNT NO.			Assignee or other notification for:	╁		H	100.00
City Of Chicago Parking - Bankruptcy 121 N Lasalle St Rm 107A Chicago, IL 60602-1232			Arnold Scott Harris, PC				
6 continuation sheets attached		1	(Total of th	Sub nis p			\$ 544.00
			(Use only on last page of the completed Schedule F. Repor	t als		n	

the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>630-512-1728</b>			Utility or Cellular Service				
At& T Mobility PO Box 6428 Carol Stream, IL 60197							525.03
ACCOUNT NO.	$\vdash$		Assignee or other notification for:			Н	020.00
CCA PO Box 806 Norwell, MA 02061-0806			At& T Mobility				
ACCOUNT NO. <b>517805267861</b>			Revolving account opened 6/06	+			
Cap One PO Box 30281 Salt Lake City, UT 84130-0281			,				819.00
ACCOUNT NO.			Assignee or other notification for:			$\Box$	0.0.00
First Source Advantage LLC PO Box 628 Buffalo, NY 14240-0628			Cap One				
ACCOUNT NO.			Assignee or other notification for:	+			
Hsbc Card Services PO Box 3781 Baltimore, MD 21217-0781			Cap One				
ACCOUNT NO. <b>52362557</b>			Credit Card or Credit Use	+			
Certegy Payment Recovery 11601 Rosevelt Saint Petersburg, FL 33716							700.00
ACCOUNT NO.			Assignee or other notification for:			H	
Murray's Discount Auto Stores			Certegy Payment Recovery				
Sheet no. 1 of 6 continuation sheets attached to			<u> </u>	Sub	tota	al	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the S	nis p t als	age Fota o o stica	e) al on al	\$ 2,044.03
			Summary of Certain Liabilities and Relate	ed D	ata	.)	\$

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	П		H	
Tigerdirect.Com			Certegy Payment Recovery				
ACCOUNT NO.			Assignee or other notification for:				
TJMaxx			Certegy Payment Recovery				
ACCOUNT NO. <b>3310376301</b>			Auto Repossession				
Citifinancial Auto Credit, Inc. PO Box 272 Springfield, IL 62705-0272							5,700.00
ACCOUNT NO.			Assignee or other notification for:				3,700.00
CCB Credit Services 5300 S 6th St Rd Springfield, IL 62703-5184			Citifinancial Auto Credit, Inc.				
ACCOUNT NO. <b>0102-0000-8798-201-2203</b>			Utility or Cellular Service				
Comcast Attn: Bankruptcy 1500 Market St Philadelphia, PA 19102-2100							218.45
ACCOUNT NO. <b>622769</b>			Credit Card or Credit Use				210.40
Computer Collection Services Corp 5340 N Clark St Chicago, IL 60640-2120							20.00
ACCOUNT NO. XXX-XX-0508			Credit Card or Credit Use	Н		$\dashv$	20.00
Cook County State's Atty 28 N Clark St Chicago, IL 60602-2716							
						Ц	308.00
Sheet no. <b>2</b> of <b>6</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	_	age	9)	\$ 6,246.45
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	als atis	tica	n al	\$

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	CHEMITED AND A	DISPUIED	AMOUNT OF CLAIM
ACCOUNT NO. xxx-xx-0508			Credit Card or Credit Use	+			$\dagger$	
Davids Bridal Clearcheck Payment Solutions PO Box 27087 Greenville, SC 29616-2087								40.00
ACCOUNT NO. XXX-XX-0508			Medical or Dental Bill	$\top$				
Dental Works Oakbrook Mall 2 Oakbrook Center Mall Oak Brook, IL 60523-1810								225.00
ACCOUNT NO. <b>459524742</b>			Utility or Cellular Service	+			$\dagger$	
Diversified Consultants, Inc. PO Box 51268 Jacksonville, FL 32240-1268								577.00
ACCOUNT NO. 13979463				+			+	577.00
Enhanc Rcvry 8014 Bayberry Rd Jacksonville, FL 32256-7412								400.00
ACCOUNT NO.			Assignee or other notification for:	+		+	+	106.00
11 At T			Enhanc Rcvry					
ACCOUNT NO. <b>19402201</b>			Open account opened 12/07	+				
Fidelity Info Corp PO Box 49938 Los Angeles, CA 90049-0938								
	-		Accience or other notification for	+	-	+	+	3,009.00
ACCOUNT NO.  Idyllwild Apts			Assignee or other notification for: Fidelity Info Corp					
Sheet no. 3 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of		pag	ge)	\$	3,957.00
			(Use only on last page of the completed Schedule F. Rep the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rel	ort al Stati	stic	on cal		

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. xxx-xx-0508			Medical or Dental Bill	╁			
Harmony Health Partners TRS Recovery Services, Inc. PO Box 60022 City of Industry, CA 91716-0022							45.00
ACCOUNT NO. XXX-XX-0508			Medical or Dental Bill	T			
Hyde Park Chiropractic 1424 E 53rd St Chicago, IL 60615-4500							246.00
ACCOUNT NO. xxx-xx-0508			Federal Income Tax Debt	╁			240.00
Internal Revenue Service Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114-0326							100.00
ACCOUNT NO. <b>36082403625632</b>			Credit Card or Credit Use				100.00
Meijer MC Bankruptcy Dept 2929 Walker Ave NW Grand Rapids, MI 49544-6402							60.76
ACCOUNT NO. <b>8529551763</b>			Open account opened 11/08	T			
Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123-2251							665.00
ACCOUNT NO.			Assignee or other notification for:				003.00
Hsbc Card Services. Inc.			Midland Credit Mgmt				
ACCOUNT NO. <b>8692075982</b>	$\vdash$		Open account opened 12/08	$\vdash$		$\vdash$	
National Credit Soluti 3675 E I 240 Service Rd Oklahoma City, OK 73135-1733							
							150.00
Sheet no4 of6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t			e)	\$ 1,266.76
			(Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als tatis	o o	n al	\$

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	T		П	
Bmg Music Service			National Credit Soluti				
ACCOUNT NO. XXX-XX-0508			Credit Card or Credit Use				
Prentiss Creek Apartments 2110 Prentiss Dr Downers Grove, IL 60516-2204							100.00
ACCOUNT NO. 1101770378			Credit Card or Credit Use			Н	100.00
ROI Services PO Box 2488 Reston, VA 20195-0488							30.00
ACCOUNT NO. 226583131sf00002			Installment account opened 4/03			Н	30.00
Saf 2500 E Broadway St Helena, MT 59601-4901			·				35,927.00
ACCOUNT NO. 226583131sf00001  Saf 2500 E Broadway St			Installment account opened 4/03				33,327.00
Helena, MT 59601-4901							29,957.00
ACCOUNT NO. <b>4584012</b>			Credit Card or Credit Use				
Sunrise Credit Services PO Box 9100 Farmingdale, NY 11735-9100							405.70
ACCOUNT NO. <b>DDA199371174418</b>			Credit Card or Credit Use	$\vdash$		Н	105.78
Us Bank PO Box 5229 Cincinnati, OH 45201-5229							
Sheet no. 5 of 6 continuation sheets attached to				 Sub	tot	Щ	497.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th				\$ 66,616.78
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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Debtor(s)

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	עמוטדטוע	AMOUNT OF CLAIM
ACCOUNT NO. <b>3758005082</b>			Installment account opened 1/04	$\dagger$	1		T	
Us Dept Of Education 501 Bleecker St Utica, NY 13501-2401								93,253.00
ACCOUNT NO. XXX-XX-0508			Credit Card or Credit Use	+	-		+	93,233.00
Will County State's Attorney Bad Check Resitution Program PO Box 800 Joliet, IL 60434-0800								260.76
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.				+				
Sheet no. 6 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his p			\$	93,513.76
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relat	rt als Statis	Tot so c	tal on al		174,188.78

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#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	DEPENDENTS OF	F DEBTOR AND	SPOU	SE		
Single	RELATIONSHIP(S):				AGE(S)	:
EMPLOYMENT:	DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	pyed					
	age or projected monthly income at time case filed)			DEBTOR		SPOUSE
<ol> <li>Current monthly gross wage</li> <li>Estimated monthly overtime</li> </ol>	es, salary, and commissions (prorate if not paid mon e	thly)	\$		\$ \$	
3. SUBTOTAL			s	0.00	\$	
4. LESS PAYROLL DEDUC	TIONS		т		<u> </u>	
a. Payroll taxes and Social S	Security		\$		\$	
b. Insurance			\$		\$	
c. Union dues			\$		\$	
d. Other (specify)			\$		\$	
			<del>\$</del>		<u>\$</u>	
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS		\$	0.00	\$	
6. TOTAL NET MONTHLY	Y TAKE HOME PAY		\$	0.00	\$	
	ation of business or profession or farm (attach detaile	ed statement)	\$		\$	
8. Income from real property			\$		\$	
9. Interest and dividends	11 . 4 . 11 . 6 . 4 . 11 .	,	\$		\$	
	support payments payable to the debtor for the debtor	or's use or	¢		¢	
that of dependents listed abov 11. Social Security or other go			<b>a</b> —		ъ	
(Specify) Unemployment	Sveriment assistance		\$	1,312.85	\$	
(Speeny) <u></u>			\$	.,0:2.00	\$	
12. Pension or retirement inco	ome		\$		\$	
13. Other monthly income						
(Specify)			\$		\$	
			\$		\$	
			\$		\$	
14. SUBTOTAL OF LINES	7 THROUGH 13		\$	1,312.85	\$	
15. AVERAGE MONTHLY	YINCOME (Add amounts shown on lines 6 and 14)		\$	1,312.85	\$	
<b>16. COMBINED AVERAGI</b> if there is only one debtor repo	E MONTHLY INCOME: (Combine column totals eat total reported on line 15)	from line 15;		<b>\$</b>	1,312.	<u>85</u>

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

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Debtor(s)

\_ Case No. \_\_\_ (If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	.(8)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the definition of the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the definition of the debtor's family at time case filed.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	e a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	700.00
a. Are real estate taxes included? Yes No	Ψ	
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	30.00
b. Water and sewer	\$	
c. Telephone	\$	35.00
d. Other	\$	
	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	100.00
5. Clothing	\$	20.00
6. Laundry and dry cleaning	\$	10.00
7. Medical and dental expenses	\$	10.00
8. Transportation (not including car payments)	\$	50.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)	ф	
a. Homeowner's or renter's	\$	
b. Life c. Health	, ——	
d. Auto	, — ¢	55.00
	Φ	33.00
e. Other	— \$ —	
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	
(Specify)	\$	
(optimity)	<u>\$</u>	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	<del></del> +	
a. Auto	\$	300.00
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$	
	\$	
	\$	
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if	φ.	4 040 00
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	1,310.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of	of this docu	ment:
None		
20. STATEMENT OF MONTHLY NET INCOME		
20. STATEMENT OF MONTHLY NET INCOME	¢	1 212 05

a. Average monthly income from Line 15 of Schedule I	\$ 1,312.85
b. Average monthly expenses from Line 18 above	\$ 1,310.00
c. Monthly net income (a. minus b.)	\$ 2.85

Document

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(If known)

IN RE Freeman, Lendrear G

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Debtor(s)

Case No.

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **20** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: March 10, 2009 Signature: /s/ Lendrear G Freeman Debtor Lendrear G Freeman Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

 $_{B7\,(Official\,FoCa}$   $_{B2}$   $_{B2}$   $_{B2}$   $_{B2}$   $_{B2}$   $_{B3}$   $_{B2}$   $_{B3}$   $_{B3}$ 

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Document Page 23 of 46 **United States Bankruptcy Court** 

Northern District of Illinois

IN RE:		Case No.
Freeman, Lendrear G		Chapter 7
•	Debtor(s)	1

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. I1 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

24,569.00 2007 Income from employment

47,256.00 2008 Income from employment

0.00 2009 Income from employment (monthly)

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2,500.00 2008 Income from unemployment

1,312.85 2009 Income from unemployment (monthly)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the** commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602

901.00

Desc Main

#### 10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY 7309 Westward Ave, Unit 206, Woodridge, IL Same Moved 04/2007

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

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		Document	Page 26 of 46	

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: March 10, 2009	Signature /s/ Lendrear G Freeman	
	of Debtor	Lendrear G Freeman
Date:	Signature	
	of Joint Debtor	
	(if any)	

\_\_\_\_\_**0** continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

 $_{B6\;Summary}$  (Follier Summary)  $31_{207)}$  Doc 1

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## Document Page 27 of 46 United States Bankruptcy Court **Northern District of Illinois**

IN RE:	Case No.
Freeman, Lendrear G	Chantar 7
Freeman, Lendrear G	Chapter 7

Debtor(s)

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 11,083.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 8,348.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$ 174,188.78	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 1,312.85
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,310.00
	TOTAL	18	\$ 11,083.00	\$ 182,536.78	

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United States I	Bankruptcy Cour
Northern Di	strict of Illinois

IN RE:		Case No
Freeman, Lendrear G		Chapter 7
·	Debtor(s)	

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 159,137.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 159,137.00

#### **State the following:**

Average Income (from Schedule I, Line 16)	\$ 1,312.85
Average Expenses (from Schedule J, Line 18)	\$ 1,310.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 1,310.83

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,348.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 174,188.78
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 175,536.78

Case 09-07931 Doc 1 B1D (Official Form 1, Exhibit D) (12/08)

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**Northern District of Illinois** 

IN RE:	Case No.
Freeman, Lendrear G	Chapter <b>7</b>
Debtor(s)	•
EXHIBIT D - INDIVIDUAL DEBTOR'S WITH CREDIT COUNSEL	
Warning: You must be able to check truthfully one of the five state do so, you are not eligible to file a bankruptcy case, and the court whatever filing fee you paid, and your creditors will be able to res and you file another bankruptcy case later, you may be required t to stop creditors' collection activities.	can dismiss any case you do file. If that happens, you will lose ume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is file one of the five statements below and attach any documents as directed	
✓ 1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the a certificate and a copy of any debt repayment plan developed through	e opportunities for available credit counseling and assisted me in gency describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provided the agency no later than 15 days after your bankruptcy case is filed.	opportunities for available credit counseling and assisted me in the agency describing the services provided to me. <i>You must file</i>
3. I certify that I requested credit counseling services from an approduse from the time I made my request, and the following exigent crequirement so I can file my bankruptcy case now. [Summarize exigent counterparts of the co	ircumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obta you file your bankruptcy petition and promptly file a certificate from of any debt management plan developed through the agency. Failu case. Any extension of the 30-day deadline can be granted only for also be dismissed if the court is not satisfied with your reasons for counseling briefing.	n the agency that provided the counseling, together with a copy re to fulfill these requirements may result in dismissal of your cause and is limited to a maximum of 15 days. Your case may r filing your bankruptcy case without first receiving a credi
of realizing and making rational decisions with respect to finan	eason of mental illness or mental deficiency so as to be incapable cial responsibilities.); npaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has determined on apply in this district.	nined that the credit counseling requirement of 11 U.S.C. § 109(h
I certify under penalty of perjury that the information provided above	is true and correct.

Date: March 10, 2009

Signature of Debtor: /s/ Lendrear G Freeman

 $Case~09\text{-}07931~~Doc~1\\ B8~(Official~Form~8)~(12/08)$ 

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IN RE:		(	Case No		
Freeman, Lendrear G		Chapter <b>7</b>			
De	btor(s)		•		
CHAPTER 7 INI	DIVIDUAL DEBTO	OR'S STATEMENT O	F INTENTION		
<b>PART A</b> – Debts secured by property of the <i>estate</i> . <i>Attach additional pages if necessary</i> .		e fully completed for <b>EACH</b>	<b>H</b> debt which is secured by property of the		
Property No. 1					
Creditor's Name: Credit Union 1		Describe Property Secu 2003 Jeep Cherokee	ıring Debt:		
Property will be (check one):  ☐ Surrendered					
If retaining the property, I intend to (check ☐ Redeem the property ☑ Reaffirm the debt ☐ Other. Explain	at least one):	(for examp	ole, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one):  ✓ Claimed as exempt ☐ Not claimed a	as exempt				
Property No. 2 (if necessary)					
Creditor's Name:		Describe Property Securing Debt:			
Property will be (check one):  Surrendered Retained		1			
If retaining the property, I intend to (check Redeem the property Reaffirm the debt Other. Explain	at least one):	(for examp	ole, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one):  Claimed as exempt Not claimed a	ns exempt				
PART B – Personal property subject to unex additional pages if necessary.)	pired leases. (All three o	columns of Part B must be c	ompleted for each unexpired lease. Attach		
Property No. 1					
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No		
Property No. 2 (if necessary)					
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No		
continuation sheets attached (if any)	l				
I declare under penalty of perjury that the personal property subject to an unexpired		intention as to any prope	erty of my estate securing a debt and/or		
Date: March 10, 2009	/s/ Lendrear G Free				
	Signature of Debtor				

Signature of Joint Debtor

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Joint Debtor

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Freeman, Lendrear G 2120 E 73rd St Chicago, IL 60649-3202 Document Page 32 of 46 City Of Chicago Parking - Bankruptcy 121 N Lasalle St Rm 107A Chicago, IL 60602-1232

First Source Advantage LLC PO Box 628 Buffalo, NY 14240-0628

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 Comcast Attn: Bankruptcy 1500 Market St Philadelphia, PA 19102-2100 Harmony Health Partners TRS Recovery Services, Inc. PO Box 60022 City of Industry, CA 91716-0022

Afni, Inc. PO Box 3097 Bloomington, IL 61702-3097 Computer Collection Services Corp 5340 N Clark St Chicago, IL 60640-2120

PO Box 3781 Baltimore, MD 21217-0781

**Hsbc Card Services** 

Arnold Scott Harris, PC 222 Merchandise Mart Plz # 1900 Chicago, IL 60654-1034 Cook County State's Atty 28 N Clark St Chicago, IL 60602-2716 Hyde Park Chiropractic 1424 E 53rd St Chicago, IL 60615-4500

At& T Mobility PO Box 6428 Carol Stream, IL 60197 Credit Union 1 200 E Champaign Ave Rantoul, IL 61866-2930 Internal Revenue Service Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114-0326

Cap One PO Box 30281 Salt Lake City, UT 84130-0281 Davids Bridal Clearcheck Payment Solutions PO Box 27087 Greenville, SC 29616-2087 Meijer MC Bankruptcy Dept 2929 Walker Ave NW Grand Rapids, MI 49544-6402

CCA PO Box 806 Norwell, MA 02061-0806 Dental Works Oakbrook Mall 2 Oakbrook Center Mall Oak Brook, IL 60523-1810 Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123-2251

CCB Credit Services 5300 S 6th St Rd Springfield, IL 62703-5184

Diversified Consultants, Inc. PO Box 51268 Jacksonville, FL 32240-1268 National Credit Soluti 3675 E I 240 Service Rd Oklahoma City, OK 73135-1733

Certegy Payment Recovery 11601 Rosevelt Saint Petersburg, FL 33716 Enhanc Rcvry 8014 Bayberry Rd Jacksonville, FL 32256-7412 Prentiss Creek Apartments 2110 Prentiss Dr Downers Grove, IL 60516-2204

Citifinancial Auto Credit, Inc. PO Box 272 Springfield, IL 62705-0272 Fidelity Info Corp PO Box 49938 Los Angeles, CA 90049-0938

ROI Services PO Box 2488 Reston, VA 20195-0488 Case 09-07931 Doc 1 Filed 03/10/09 Entered 03/10/09 13:51:48 Desc Main Document Page 33 of 46

Saf 2500 E Broadway St Helena, MT 59601-4901

Sprint Nextel Sprint Bankruptcy PO Box 7949 Overland Park, KS 66207-0949

Sunrise Credit Services PO Box 9100 Farmingdale, NY 11735-9100

Us Bank PO Box 5229 Cincinnati, OH 45201-5229

Us Dept Of Education 501 Bleecker St Utica, NY 13501-2401

Will County State's Attorney Bad Check Resitution Program PO Box 800 Joliet, IL 60434-0800

Form Department 1040 U.S. II	Civicular Income Tax Return			:51:48 Desc Main
L For the ye	ear Jan. 1- Dec. 31, 2008, or other tax year beginning	<del>ocument Pag</del>	e 34.00 .40	
Labai Al			Spouse's social security	number
	DREAR G FREEMAN		\	
included Library	n E 73RD STREET		You MUST enter your SSN(s) above.	
Otherwise E CHI	CAGO, IL 60649		Checking a box below will change your tax or reful	not id.
denne print -		14\		ouse
pidoptial	enouse if filing jointly, wants	3 to go to this fund (see page 14)	Id (with qualifying person). (See pa	ge 15.)
Election Campaign	Check here if you, or your spouse if filing jointly, wants	4 Head of Househo	son is a child but not your dependent, en	er this
	Single Single Cover if the come had income	Sahara		10)
Filing Status 2	Married filing Jointly (evo.) Married filing separately, enter spouse's disN above 4	I name below	(er) with dependent child (see pag	3 16)
Check only 3	Married filling separate	Classifying	on 6a and 6	
one box.	X Yourself. If someone can claim you as a dependent	nt do not check beat ba	on 6c who	t.
6a	1,000		ependent's (4) if qual. • lived with	
Exemptions b	Dependents:	social security number rela	ationship to child tax cr. due to div or separa	live with you proce
C	(1) First name Last name		Depende	
	(1)1 **-		on 6c not	
If more —			Add num	
than four dependents,			on lines above	<u>▶ 1</u>
see page 17. —		65 68 . W AST .	·······································	
	d Total number of exemptions claims			3,009.
	7 Wages, salaries, tips, etc. attach Form (s. 17)		8a	
Income				
Moome	8a Taxable interest. Attach Schedule & Frenche Ge	86 S	9a	
Attach Form(s)				
W-2here. Also	Ordinary dividends. Attach School	<u>9b</u>	10	
attach Forms W- 2G and	<ul> <li>b Qualified dividends (see page 21)</li> <li>10 Taxable refunds, credits, or offsets of state and lo</li> </ul>	cal income taxes (see page 22).	11	
1099- R if tax			12	545.
was withheld.	Alimony received  Alimony received  Business income or (loss). Attach Schedule C or	C-EZ	<b>▶</b> 13	
	a the main/floss) Affacts Scil D. II not require	neck here	14	
	Attach Fill Co.	n Taxable amt	15b	0.
If you did not	15a IRA distributions .	Theable amt	16b	
get a W- 2,		200 Aug 200	dale E 17	
see page 21.		polarous transfer	18	3,741.
	19 Farm income Allacit	300	. 19	
Enclose, but do not attach, any	19 Unemployment compensation	<b>b</b> Taxable amt .		
payment. Also,	honofits   20a	28)	21	
please use Form 1040- V.	Other income. List type and amount (000 p. 19	20)		47,295.
FORM 1040- v.	22 Add the amounts in the far right column for line	s 7 through 21. This is your total i	ncome .	
	22 Add the amounts in the far right columns	23		
	23 Educator expenses (see page 28) 24 Certain business expenses of research form (	orming artists, and		
Adjusted				
Gross	fee- basis government officials  Health savings account deduction for the	88 <b>89</b> · · <b>26</b> _		
Income	25 Health savings account to the savings acco		39.	
	Moving expenses. Attach Form 5905	edula 28		
	One- half of self- employmentation. Attach Sur 28 Self- employed SEP, SIMPLE, and qualified	plans		
	28 Self- employed SEP, SIMPLE, and quamer 29 Self- employed health insurance deduction	(see page 29)	<i>\\\\\</i>	
		31a	<i></i>	
			<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>	
	to the struction (see nage 30)	33	<i>\\\\\\</i>	
	interest deduction (see page	~,	<i>\\\\\\</i>	
			36	39.
	35 Domestic production activities deduction.	5	▶ 37	47,256.
	35 Domestic production activities 33 36 Add lines 23 through 31a and 32 through 3 37 Subtract line 36 from line 22. This is your at	liusted gross income	<u></u>	Form 1040 (2008
	37 Subtract line 36 from line 22. This is your at	et Notice see page 88.		

KBA For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 88.

1

ax nd credits Standard Deduction for -		\$ <b>@</b> h€ if: <b>b</b> if voi	ur spouse itemize	were born b use was bor	n before January		0/0/2015 0/10/0	9} (	Ent	ered Sere	03/10	09	13:51:48	Desc M
Standard Deduction			Spo	u <b>se</b> was bor	n before Janua	Doci	ıment	וט נייי	0.01	″ 3-E304υ	<del>(F)</del>	g		
Deduction	, '	b If you										<b>'</b> /		
Deduction	1	,	ur spouse itemize	s on a separate	e return or you we		Mainte la Celii la See i	og 34 orrei	aye	# 33m	/I <del>-4</del> 19//	8		
	1						- 41	(con na	ne 34)	► 39c				
TOF ~	1	<b>c</b> Che	eck if standard o	leduction in	cludes real esta	ate taxes	or disaster ioss	(See pe	tycor, the marc	in\	40		5,450.	
	L 40	Iten	nized deductio	ns (from Sc	hedule A) <b>or</b> yo	our <b>stand</b>	ard deduction	1 (566 16	ıtınarg	, .	41		41,806.	
<ul> <li>People who checked any</li> </ul>	" [ 41		the attime 40 fro	m lina 38								-		
box on line	42	2 If lin	ne 38 is over \$1	19,975, or yo	u provided ho	using to a	Midwestern a	spiaced	a intalivi	uuai, see	4		3,500.	
39a, 39b, or 39c <b>or</b> who	1		- 26 Otherwis	e multiply \$	3.500 by the to	tal numbe	er of exemption	is claim	eu on		4	_	38,306.	
can be	43			Subtract/	A Barrom lime 4	Maline 4	IS IR LINE IR BUT	11 H 41,	Market .		4		5,925.	
claimed as a	4	4 To	v /coe nage 36	) Check if a	ıny tax is from:	a Fo	(m/s) 8814	<b>5</b>	<b>n</b> m 49	72	4		<u> </u>	
dependent, see page 34.	4	5 AH	ernative minin	num tax (se	page 39). Atta	ach Form	6251						5,925.	
	4		d lines 44 and 4			<i>A</i>		. <b>.</b> .			. • 4	<del>}</del>	373231	
• All others:	1	7 Eo	reign tax credit.	Attach For	n 1116 if requir	ed	<b>.</b>	47						
Single or Married filing	4	n (~	edit for child an	denenden	t care expense	s. Attach	Form 2441	48						
separately, \$5,450	4	a O	edit for the elde	rly or the dis	abled. Attach S	Schedule	R	49						
Married filing	L	9 Cr	lucation credits	Attach For	m 8863			50			701.			
jointly or Qualifying	1 -	0 Ed	etirement saving	e contributi	ons credit. Atta	ch Form 8	088	51				// <u>/</u> //		
widow(er),		i Re	nild tax credit (s	00 nage 42)	Attach Form 8	901 if rea	uired	52						
\$10,900		_	redits from Form	n: a 8	396 b 8	839 c	5695	53						
Head of household,	- 1	~	Г	3800 b	<del></del> -			54			///			
\$8,000		34 ,,,	om Form∵ all		193 de la 193	3000 3000			₩.		🖳	5	701.	
	_ [	<b>55</b> Ad	id lines 47 th roug	1 54. The see 1	e your Royal Am	all of the	48 moter - 0-		<b>7</b>		. •	56	5,224.	
		<b>56</b> Si	ubtract line 55 f	om line 46.	riine sa agrillar	S CARROLL MAN	- 4dgantor s					57	<u> </u>	
Other		57 S	elf- employmer	t tax. Attach	Schedule Se			37 <b>38</b> 0	89	19		58		
	!	58 U	nreported soci	al security as	Medicare tax	(Tromanor	Attach	50rm 53	_		1.5	59		
Taxes		59 A	dditional tax on	IRAs, other	qualified retire	ment plan	S, BIC. Allacini	mont ta	voe A	tach Sche	duleH	60		
		<b>60</b> A	dditional tax on dditional taxes:	a AEI0	C payments b	Hous	senoia empioy	III CI II IO.	AG3. 71	ilidoiri Corre		61	5,301.	
		61 A	dd lines 56 thro	ugh 60. This	is your t <b>otal</b> ta	<u> </u>	<u> </u>	62	Τ'''	7.	759.			
Payments		62 F	ederal income	tax withheld	from Forms W-	2 and 10	99		<del> </del>					
<del></del>		<b>63</b> 2	2008 estimated	ax payment	s and amount a	applied fro	m 2007 return	64a	1					
If you have quálifying	a -	64a E	Earned income	credit (EIC	)	4		7777		AND THE RESERVE				
child, attack	n	þΝ	Nontaxable co	natory elec	tion 64b	<u> </u>								
Schedule E	iC.	65 E	Excess social s	curity and ti	er I/RRTA taxy	vithheld (	eepage (1)	65		269				
		66 4	Additional chi	ax credit. A	ech Form 881	2		66	100 E					
		67 <i>A</i>	Amount paid w	in required to	extension to f	ile (see p	ige61 <u>)</u> .	67						
		68 (	Credits from Fo	<b>ma_or</b> 24	3 <b>9 b</b> 4136	c	01 <b>d 888</b> 9			2000				
		69 F	First-time home	buyer credi	t. Attach Form 5	5405 .		. 69						
		70 I	Recovery rebat	e credit (see	worksheeton	pages 62	and 63)	70	Ц			71	7,759	
			A -I -I Um and CO the	ough 70. Th	ese are vour to	tal paym	ents	<u> </u>	<del></del>	<del></del>	· · · ·	72	2,458	
D - 4:		70	Hino 71 ic more	than line 61	subtract line	61 from lir	e 71. This is th	e amou	nt you	overpaid		73a	2,458	
Refund Direct depos	it?	73a	Amount of line	72 vou want	refunded to ve	ou. If For	n 8888 is aπac	nea, <u>ci</u>	eckne	16	υΙ	134	2,	-
See page 63	3		Routing numb	er 1031.	101208	c Type	CHECK	ing [	Savi	ngs				
and fill in 73b	ο,	_ d	Account numb	er 108	7798337	5800	50-8							
73c, and 73c		74	4	70 volument	annilled to you	ır 2006 es	attracted tax	74				11111		
or Form 888 Amount	·	75	Amount you	we. Subtrac	ct line 71 from	ine 61. Fo	edetails on he	ie to pa	see p	age 65 .	•	75		77.
You Owe				analty/ooa	226655)	12005	(100) (100)	7	<u> </u>					
		Dovo	uwant to allow a	nother pers	on to discuss th	nis return	with the IBS (s	e <del>o</del> pagi	66)?	_	es. Compl	ete the	following. N	U
Third Pa			nee's name	a location is a second					FILLORIN	eno.			Personal ID number	7
Designe	e	Desigi	BI.OCK						<u>▶ (7</u>	73) 5	82-34	44	(PIN) ► 12524	
Cier		Under	penalties of perjur	y, i declare th	at I have examine	d this retur	n and accompan	ying sche payer) is b	dules a	na statemen n all informat	ion of which	prepar	my knowledge and er has any knowledge. me phone number	
Sign Here		belief, t	they are true, cori ur signature	ect, and comp	iere, Decidiation	J. p. spare	Date	1				Dayti	me pnone number	
Joint return	, ]	YOU	ursignature o <u>r Info</u>	On] v-1	o not i	Eile				ESIGN		m		777.
See page 1		₽ <u>6.</u>	ouse's signatur	e. If a joint re	eturn, <b>both</b> mus	st sign.	Date	Sp	ouse's	occupatio	or)	<b>/////</b>		<i>//</i> //
Кеер а сор	y for	<b>7</b> -	or <u>Info</u>	On 1 **-1	ne not	Eile						<i>\\\\\\</i>		<i>III.</i>
your record			1	OHTA-1	<del>, , , , , , , , , , , , , , , , , , , </del>		Date			Check if	_		arer's SSN or PTIN	
Paid		Prepar		al f K	X2 Ms			77/2	009	self- emp			0197753	
Prepare		signatu	( 177 -		TAX GR	OTTP T							871840	
Use On	h,	rırm's i yours i	name (or fiself-employed	HRB		IL 60					Phone	no.(7	08) 598-57	
JJC 011	.,	addres	ss, and ZIP cod	OAK	LAWN,	-11 00	-32						Form 1040 (20	08)

## **Welcome to the Cardholder Site**





View Card Activity

View Statements

Change Card PIN

Change Web Site Password

Logout

Name on Account: LENDREAR FREEMAN

Card Number: \*\*\*\* \*\*\*\* 3677 Current Balance as of 02/23/2009: \$ .43

Statement Month November 2008 Statement Activity From: 11/01/08 to 11/30/08 Beginning Card Balance as of 11/01/08:

Deposit	Transa	ctions
---------	--------	--------

	Description	Amount
Date	•	+\$ 87.00
11-03-08	ADD FUNDS - BATCH	•
11-14-08	ADD FUNDS - BATCH	+\$ 605.00

Card Transactions Date 11-01-08	Description PURCHASE Terminal# W1035031	<b>Amount</b> -\$ 2.19
11-14-08	WALGREEN COMPANY 71ST ST CHICAGO WITHDRAWAL Terminal# IILD2091	-\$ 42.50
11-15-08	*8400 S STONY ISLAND CHICAGO PURCHASE Terminal# 001	-\$ 30.06
	DOLLAR TREE 02510 DOWNERS GROVE	\$ 15.00

-\$ 15.00 **PURCHASE** 11-15-08

Terminal# 003NH875 LUKE S 275 HAMMOND

-\$ 602.00 WITHDRAWAL 11-15-08

Terminal# CKI905

1251 165TH ST. HAMMOND

#### **Fee Transactions**

Date	Description	Amount
11-14-08	SVC CHG ATM WITHDRAW	-\$ 0.95
		-\$ 0.95
	<del></del>	-\$ 0.50
11-15-08 11-15-08	SVC CHG ATM WITHDRAW SVC CHG BALANCE INQ	*

Welcome to t**l@@sel:09-079**31 Doc 1 Filed 03/10/09 Entered 03/10/09 13:51:48 Desc Main Document Page 37 of 46

11-22-08

SVC CHG BALANCE INQ

-\$ 0.50

Ending Card Balance as of 11/30/08: \$ 0.14

If you would like to print the current screen, please select the print button below.



Terms & Conditions Contact Information Frequently Asked Questions

Lunary antinanayoard com/anc/securechaice/navroll/employee/template.jsp

2/23/2009

## Welcome to the Cardholder Site





Cardholder Information . View Card Activity

View Statements

Name on Account: LENDREAR FREEMAN

Change Web Site Password Change Card PIN

Card Number: \*\*\*\* \*\*\*\* 3677

Current Balance as of 02/23/2009: \$ .43

Statement Month December 2008

Statement Activity From: 12/01/08 to 12/31/08 Beginning Card Balance as of 12/01/08: \$ 2.79

Deposit	Transa	ctions
---------	--------	--------

Deposit Transaction		Amount
Date	Description	+\$ 605.00
12-01-08	ADD FUNDS - BATCH	+\$ 303.00
12-12-08	ADD FUNDS - BATCH	* '
12-16-08	ADD FUNDS - BATCH	+\$ 303.00
12-29-08	ADD FUNDS - BATCH	+\$ 605.00
<b>Card Transactions</b>		Amount
Date	Description	-\$ 100.00
12-01-08	PURCHASE	-\$ 100.00
	Terminal# 00114095 CNS AT T MOBILITY I53095 DARIEN	
12-01-08	PURCHASE	-\$ 11.71
12 0 /	Terminal# 00000058	
	SOU THE HOME DEPOT 06139 DARIEN	
12-01-08	WITHDRAWAL	-\$ 62.75
	Terminal# SK600152 2275 75TH STREET DARIEN	
12-01-08	WITHDRAWAL	-\$ 403.00
	Terminal# IILN1906	
	*71ST & STONY CHICAGO	
12-06-08	PURCHASE	-\$ 2.69
	Terminal# 34573501	
	ALDI 16 CHICAGO	
12-07-08	PURCHASE	-\$ 9.64
	Terminal# 66733001	
	SAVE A LOT 852 CHICAGO	
12-08-08	PURCHASE	<b>-</b> \$ 5.00

Welcome to the Cardbolder S	931 Doc 1	Filed 03/10/09 Document	Entered 03/10/09 13:51:48 Page 39 of 46	Desc Main
12-11-08	Terminal# 0000000 GAS N FOOD MAR PURCHASE CASH	T CHICAGO	-\$ 6.01	
12-11-00	Terminal# W010310 WALGREEN COMP	03	-\$ 0.01	
12-12-08	PURCHASE Terminal# 2415960 WAL MART 1596 E		<b>-\$ 2</b> .91	
12-12-08	PURCHASE Terminal# LK59740 BOLINGBROOK FI BOLINGBROOK		-\$ 2.42	
12-12-08	PURCHASE Terminal# 0215024 MEIJER INC 215 7 BOLINGBROOK		-\$ 26.95	
12-12-08	PURCHASE Terminal# 0066580 CNS JOANN STOP DOWNERS GROV	RES 133015	-\$ 5.24	
12-12-08	PURCHASE Terminal# 3457350 ALDI 53 LISLE	01	-\$ 29.53	
12-12-08	WITHDRAWAL Terminal# CP3000 837 WESTMORE L		-\$ 42.25	
Fee Transactions				
Data	Deceription		Amount	

Date Description

Amount

Ending Card Balance as of 12/31/08: \$ 2.22



If you would like to print the current screen, please select the print button below.



Terms & Conditions Contact Information Frequently Asked Questions

## **Welcome to the Cardholder Site**





Cardholder Information View Card Activity Name on Account: LENDREAR FREEMAN

View Statements

Change Card PIN Change Web Site Password Logout

Card Number: \*\*\*\* \*\*\*\* 3677

Current Balance as of 02/23/2009: \$ .43

Statement Month January 2009

Statement Activity From: 01/01/09 to 01/31/09 Beginning Card Balance as of 01/01/09:

Deposit	<b>Transactions</b>
---------	---------------------

Date	Description	Amount
01-09-09	ADD FUNDS - BATCH	+\$ 605.00
01-23-09	ADD FUNDS - BATCH	+\$ 605.00
Card Transactions	•	
Date	Description	Amount
01-01-09	PURCHASE	-\$ 2.00
	Terminal# 00000001	
	GAS N FOOD MART CHICAGO	
01-09-09	PURCHASE	-\$ 6.80
	Terminal# 021505500990109	
	MEIJER INC 215 755 E BO	
	BOLINGBROOK	
01-09-09	PURCHASE	-\$ 3.18
	Terminal# 001	
	DOLLAR TREE 02510 DOWNERS GROVE	
01-09-09	PURCHASE	-\$ 60.97
	Terminal# 34573501	
	ALDI 16 CHICAGO	
01-09-09	PURCHASE CASH BK	-\$ 31.01
	Terminal# 00000014	
	SOU THE HOME DEPOT 66052 CHICAGO	
01-09-09	WITHDRAWAL	-\$ 43.00
	Terminal# IILN1906	
	*71ST & STONY CHICAGO	
01-09-09	WITHDRAWAL	-\$ 23.00
	Terminal# IILN1906	

Welcome to the Ascillopens	<sup>7</sup> 931 Doc 1	Filed 03/10/09 Document	Entered 03/10/09 13:51:48 Page 41 of 46	Desc Main
	*71ST & STONY CH	HICAGO		
01-09-09	PURCHASE		-\$ 22.55	
01 00 00	Terminal# 0000000	1		
	GAS N FOOD MAR	RT CHICAGO		
01-10-09	VISA ATM WITHDE	RAWAL	-\$ 23.00	
	Terminal# 271307			
	7544 S STONEY IS CHICAGO	SLAND		
01-11-09	PURCHASE CASH	I BK	-\$ 29.51	
	Terminal# 1461790			
	MOO AND OINK H	IAZEL CREST		
01-11-09	PURCHASE		-\$ 20.00	
	Terminal# 0000000			
	GAS N FOOD MAI		-\$ 71.16	
01-11-09	VISA PURCHASE		-φ / 1.10	
	Terminal# 444500 U-HAUL SOUTH S			
	CHICAGO ,IL	SHOKE		
01-11-09	VISA PURCHASE		-\$ 2.79	
01-11-03	Terminal# 434129			
	TACO BELL 2873	DARIEN ,IL		
01-12-09	WITHDRAWAL		-\$ 122.25	
•	Terminal# TX1845			
	8625 S STONY IS	SLAND CHICAGO		
01-12-09	PURCHASE		-\$ 14.31	
	Terminal# 000100			
		G LTD CHICAGO	<b>\$ 50.00</b>	
01-13-09	PURCHASE		-\$ 50.00	
	Terminal# 000294			
	CNS AT T MOBIL BOLINGBROOK	_(		
Fee Transaction	s			
Date	Description		Amount	
Ending Card Bal	lance as of 01/31/09:	\$ 0.50		

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Terms & Conditions Contact Information Frequently Asked Questions

вен (Official <mark>Case</mark> 09707931	Doc 1	Filed 03/10/09	Entered 03/10/09 13:51:48
boll (official 1 offit off) (12/07)		Document	Page 42 of 46

IN RE Freeman, Lendrear G

Case No.

Debtor(s)

(If known)

Desc Main

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

R6G (Official CASE)09707931	Doc 1	Filed 03/10/09	Entered 03/10/09 13:51:48	Desc Main
200 (Official 1 01 in 00) (12/07)		Document	Page 43 of 46	

IN RE Freeman, Lendrear G

Case No.

Debtor(s)

(If known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

#### Case 09-07931 Doc 1

Filed 03/10/09

Entered 03/10/09 13:51:48

Desc Main

Document Page 44 of 46 United States Bankruptcy Court

**Northern District of Illinois** 

IN RE: Case No. Chapter 7 Freeman, Lendrear G Debtor(s) DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: 901.00 For legal services, I have agreed to accept ......\$\_\_\_ 501.00 Prior to the filing of this statement I have received \$ 400.00 The source of the compensation paid to me was: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; entation of the debtor in adversary proceedings and other contested bankruptcy ma d. [Other provisions as needed] By agreement with the debtor(s), the above disclosed fee does not include the following services: **Litigation / Adversary Proceedings** \$400.00 for Motions to Redeem **Credit Counseling Fees** CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding. March 10, 2009 /s/ Derek V Lofland Date Derek V Lofland 6280490

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602

derek@chicagobk.com

(312) 578-9530 Fax: (312) 578-9524

Certificate Number: <u>00437-ILN-CC</u>-006262633

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on February 26, 2009	, a	at <u>2:41</u>	o'clock PM MST ,
Lendrear G Freeman		rece	ived from
Black Hills Children's Ranch, Inc.			
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide cre	edit counseling in the
Northern District of Illinois	, a	n individua	d [or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)			
A debt repayment plan was not prepared	If a	debt repaym	ent plan was prepared, a copy of
the debt repayment plan is attached to this	certifica	te.	
This counseling session was conducted by	internet a	und telephone	<u>.</u>
Date: February 26, 2009	Ву	/s/Arba Ros	SS
	Name	Arba Ross	
	Title	Credit Cour	nselor

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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(Joint Debtor)

IN RE:    Case No.   Chapter 7		
Debtor(s)  DECLARATION REGARDING ELECTRONIC FILING Signed by Debtor(s) or Corporate Representative To Be Used When Filing over the Internet  PART 1 - DECLARATION OF PETITIONER A. To be completed in all cases.  I(We) Lendrear G Freeman officer, partner, or member, hereby declare under penalty of perjury that the information I(we) have given my (our)attorney, includin correct social security number(s) and the information provided in the electronically filed petition, statements, schedules, and if applicable application to pay filing fee in installments, is true and correct. I(we) consent to my(our) attorney sending the petition, statements schedules, and this DECLARATION to the United States Bankruptcy Court. I(we) understand that fis DECLARATION must be file with the Clerk in addition to the petition. I(we) understand that failure to file this DECLARATION will cause this case to be dismissed pursuant to 11 U.S.C. sections 707(a) and 105.  B. To be checked and applicable only if the petitioner is an individual (or individuals) whose debts are primarily consume debts and who has (or have) chosen to file under chapter 7.  I [(we) am(are) aware that I(we) may proceed under chapter 7, 11, 12, or 13 of Title 11 United States Code; I(we) understand the relief available under each such chapter; I(we) choose to proceed under chapter 7; and I(we) request relief in accordance with chapter 7.  C. To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.  I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.  Signature:	IN RE:	Casa No
Debtor(s)  DECLARATION REGARDING ELECTRONIC FILING Signed by Debtor(s) or Corporate Representative To Be Used When Filing over the Internet  PART I - DECLARATION OF PETITIONER A. To be completed in all cases.  I(We) Lendrear G Freeman and officer, partner, or member, hereby declare under penalty of perjury that the information I(we) have given my (our)attorney, includin correct social security number(s) and the information provided in the electronically filed petition, statements, schedules, and if applicable application to pay filing fee in installments, is true and correct. I(we) consent to my(our) attorney sending the petition, statements schedules, and this DECLARATION to the United States Bankruptcy Court. I(we) understand that this DECLARATION must be file with the Clerk in addition to the petition. I(we) understand that failure to file this DECLARATION will cause this case to be dismissed pursuant to 11 U.S.C. sections 707(a) and 105.  B. To be checked and applicable only if the petitioner is an individual (or individuals) whose debts are primarily consume debts and who has (or have) chosen to file under chapter 7.  I(we) am(are) aware that I(we) may proceed under chapter 7, 11, 12, or 13 of Title 11 United States Code; I(we) understand the relief available under each such chapter; I(we) choose to proceed under chapter 7; and I(we) request relief in accordance with chapter 7.  C. To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.  I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.  Signature:    Signature:   Signature:   Signature:   Signature:   Signature:   Signature:   Signature:   Signature:   Signature:   Signature:   Signature:   Signature:   Signature:   Signature:   Signature:   Signature:   Signature:   Signature:   Signature:	Freeman, Lendrear G	
PART I - DECLARATION OF PETITIONER  A. To be completed in all cases.    I(We) Lendrear G Freeman		Chapter 7
A. To be completed in all cases.  I(We) Lendrear G Freeman  and  , the undersigned debtor(s), corporate officer, partner, or member, hereby declare under penalty of perjury that the information I(we) have given my (our)attorney, includin correct social security number(s) and the information provided in the electronically filed petition, statements, schedules, and if applicable application to pay filing fee in installments, is true and correct. I(we) consent to my(our) attorney sending the petition, statements schedules, and this DECLARATION to the United States Bankruptcy Court. I(we) understand that this DECLARATION must be file with the Clerk in addition to the petition. I(we) understand that failure to file this DECLARATION will cause this case to be dismissed pursuant to 11 U.S.C. sections 707(a) and 105.  B. To be checked and applicable only if the petitioner is an individual (or individuals) whose debts are primarily consume debts and who has (or have) chosen to file under chapter 7.  I (we) am(are) aware that I(we) may proceed under chapter 7, 11, 12, or 13 of Title 11 United States Code; I(we) understand the relief available under each such chapter; I(we) choose to proceed under chapter 7; and I(we) request relief in accordance with chapter 7.  C. To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.  I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.	Signed by Debtor(s) or Corp	porate Representative
officer, partner, or member, hereby declare under penalty of perjury that the information I(we) have given my (our)attorney, includin correct social security number(s) and the information provided in the electronically filed petition, statements, schedules, and if applicable application to pay filing fee in installments, is true and correct. I(we) consent to my(our) attorney sending the petition, statements schedules, and this DECLARATION to the United States Bankruptcy Court. I(we) understand that this DECLARATION must be file with the Clerk in addition to the petition. I(we) understand that failure to file this DECLARATION will cause this case to be dismissed pursuant to 11 U.S.C. sections 707(a) and 105.  B. To be checked and applicable only if the petitioner is an individual (or individuals) whose debts are primarily consume debts and who has (or have) chosen to file under chapter 7.  I(we) am(are) aware that I(we) may proceed under chapter 7, 11, 12, or 13 of Title 11 United States Code; I(we) understand the relief available under each such chapter; I(we) choose to proceed under chapter 7; and I(we) request relief in accordance with chapter 7.  C. To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.  I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.  Signature:    Debtor or Corporate Officer Portrect Methods   Signature:   Signatu	PART I - DECLARATION OF PETITIONER A. To be completed in all cases.	Date: February 23, 2009
<ul> <li>✓ I(we) am(are) aware that I(we) may proceed under chapter 7, 11, 12, or 13 of Title 11 United States Code; I(we) understand the relief available under each such chapter; I(we) choose to proceed under chapter 7; and I(we) request relief in accordance with chapter 7.</li> <li>C. To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.</li> <li>☐ I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.</li> </ul>	officer, partner, or member, hereby declare under penalty of perjury that correct social security number(s) and the information provided in the elect application to pay filing fee in installments, is true and correct. I(we) schedules, and this DECLARATION to the United States Bankruptcy C with the Clerk in addition to the petition. I(we) understand that failure to	consent to my(our) attorney sending the petition, statements,
chapter 7.  C. To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.  I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.  Signature:    Signature:   S	B. To be checked and applicable only if the petitioner is an individebts and who has (or have) chosen to file under chapter 7.	dual (or individuals) whose debts are primarily consumer
I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.  Signature:  Signature:  Signature:	The state of the s	, 12, or 13 of Title 11 United States Code; I(we) understand the ed under chapter 7; and I(we) request relief in accordance with
(Debtor or Corporate Officer, Postanta M. J.)	I declare under penalty of perjury that the information provided in	n this notition is to a second
	Signature: Jercheau Fuen Signature: (Debtor or Corporate Officer, Partner or Member)	nature:(Joint Debtor)